
State:	Arkansas	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other		
Product Name:	TransACE Consumer Brochure with Long Term Care Rider		
Project Name/Number:	/		

Filing at a Glance

Company:	Transamerica Life Insurance Company
Product Name:	TransACE Consumer Brochure with Long Term Care Rider
State:	Arkansas
TOI:	LTC06 Long Term Care - Other
Sub-TOI:	LTC06.000 Long Term Care - Other
Filing Type:	Advertisement
Date Submitted:	10/02/2012
SERFF Tr Num:	AESP-128710645
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	ICC 12 OL 2770 0912

Implementation	
Date Requested:	
Author(s):	Joan King
Reviewer(s):	Donna Lambert (primary)
Disposition Date:	10/04/2012
Disposition Status:	Approved
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: TransACE Consumer Brochure with Long Term Care Rider
Project Name/Number: /

Filing Company: Transamerica Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/04/2012
State Status Changed: 10/04/2012
Deemer Date: Created By: Joan King
Submitted By: Joan King Corresponding Filing Tracking Number:

Filing Description:

This advertising brochure is intended for use with individuals who are interested in purchasing a Long Term Care Rider with their life insurance policy.

Company and Contact

Filing Contact Information

Joan King, Compliance Assistant JFKing@aegonusa.com
AEGON 727-557-3332 [Phone]
570 Carillon Parkway 866-419-4389 [FAX]
St. Petersburg, FL 33716-1202

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
4333 Edgewood Road N.E. Group Code: 468 Company Type: Insurance
Admin Address: 570 Carillon Parkway Group Name: TLI State ID Number:
St. Petersburg, FL 33716-1202
Cedar Rapids, IA 52499
(727) 299-1800 ext. 2363[Phone]
FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 x \$50.00 = \$50.00
Per Company: No

Company	Amount	Date Processed	Transaction #
Transamerica Life Insurance Company	\$50.00	10/02/2012	63317633

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/04/2012	10/04/2012

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Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	ICC 12 OL 2770 0912 AR STATE LETTER AND STATEMENT OF VARIABILITY	Approved	Yes
Form	TransACE Consumer Brochure with Long Term Care Rider	Approved	Yes

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Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved 10/04/2012	ICC 12 OL 2770 0912	ADV	TransACE Consumer Brochure with Long Term Care Rider	Initial:		ICC 12 OL 2770 0912 REVISED MATERIAL.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



A COMMITMENT TO GUARANTEES

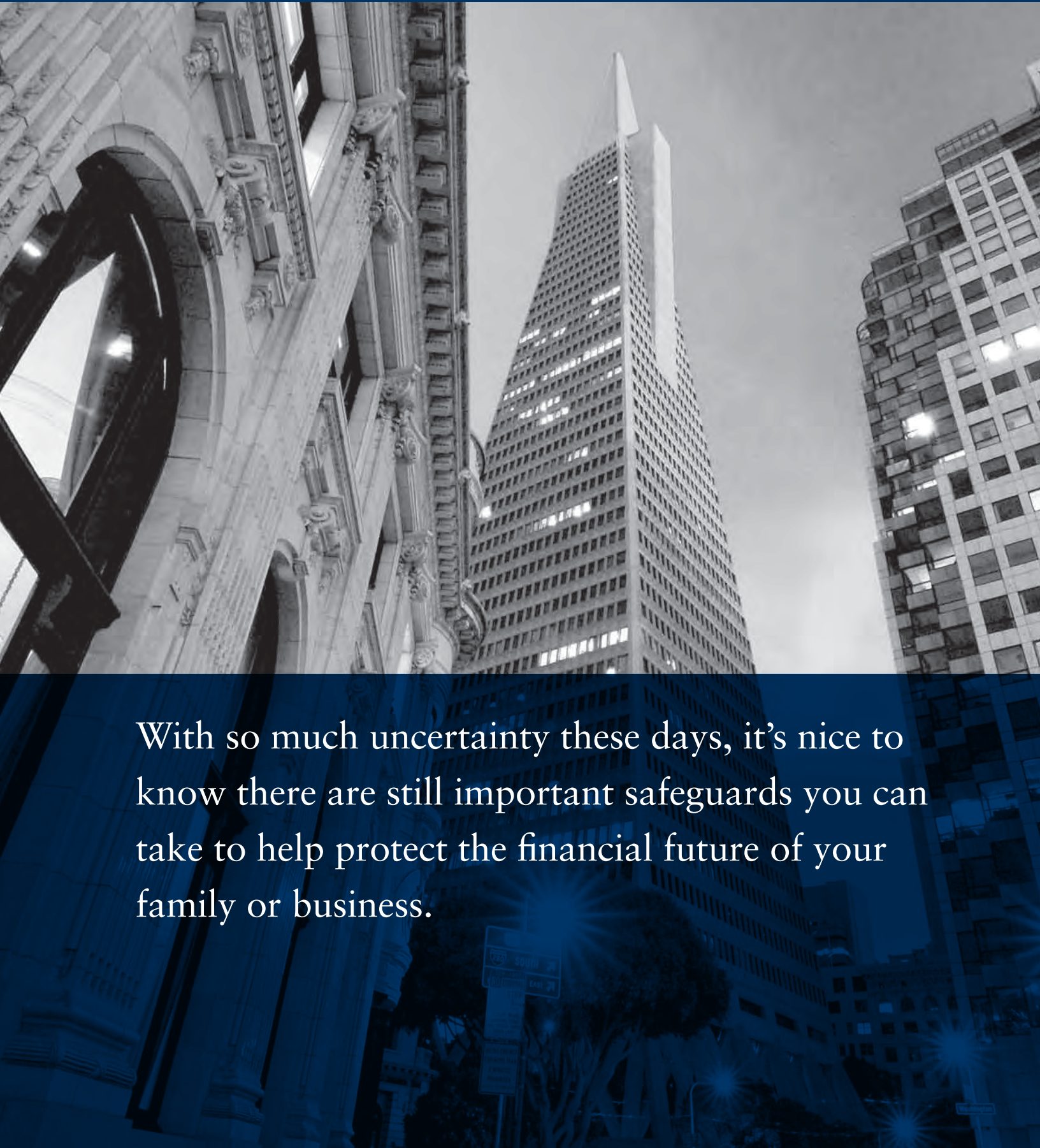
TRANSACE®



 **TRANSAMERICA®**
LIFE INSURANCE COMPANY

TransACE[®]

There *are* guarantees in life.



With so much uncertainty these days, it's nice to know there are still important safeguards you can take to help protect the financial future of your family or business.

TransACE® Universal Life Insurance

Made for Today

TransACE® (Assured Coverage Endorsement) universal life insurance was designed to meet the unique needs of today by providing a guaranteed death benefit, the potential for cash value accumulation, and flexibility for the future.

TransACE is permanent life insurance that can truly last a lifetime.

Protection with Flexibility

TransACE allows you to help protect your loved ones or business, enjoy federal tax-deferred cash value accumulation, and still keep the flexibility you need for life's unexpected emergencies including the need for long term care.

With a wide range of options and riders, TransACE was designed to provide you with choices and allow you to revise your policy without surrendering or exchanging it, so you can meet changing financial and life insurance objectives.



A Closer Look at the Power of TransACE®

TransACE universal life insurance carries on Transamerica Life Insurance Company's proud tradition of providing quality and innovation. When it comes to providing guaranteed death benefit protection, and satisfying estate planning and business needs, TransACE offers several important advantages:

- Death benefits are generally federal income tax-free.¹
- No-Lapse Guarantee Endorsement (ACE)—protects the death benefit regardless of how small the policy's cash value becomes, provided that policy provisions continue to be met.
- Long Term Care protection to help pay for assistance or care for a chronic illness or serious disability.
- Legacy planning advantages—incorporate strategies to execute planning needs for your family.
- Protection for business—establish, grow or secure the success of your business.
- Tax-deferred growth and flexibility—access the cash value of the policy with a withdrawal or policy loan for life's unexpected emergencies.²

TransACE also offers the security of knowing that your insurance policy is backed by a company with a heritage of helping families just like yours for over 100 years.³

¹ Life insurance generally offers an income tax-free death benefit to beneficiaries pursuant to IRC Sec. 101(a)(1). Please consult your tax advisor for guidelines specific to your situation.

² Loans and withdrawals will affect the cash value of the policy and could affect the death benefit. Amounts received on withdrawals and surrenders may be subject to federal income taxes and/or company-imposed surrender penalties.

³ Transamerica Life Insurance Company continues the tradition of service established in 1906, when the original Transamerica life insurance company was founded.

Life insurance should fit you.

Your financial goals are unique, and you should have an insurance policy that can meet those needs. One size does not fit everyone. TransACE provides plenty of features designed to help meet the objectives of your family or business.

Income Protection Option

Transamerica Life offers the unique Income Protection Option (IPO) that allows you to designate how your policy will be distributed to your beneficiaries, in the form of an initial lump sum, final lump sum, or a guaranteed monthly income stream payment. IPO also allows you the flexibility to designate a combination of payment payouts.⁴

MultiFlex Surrender Enhancement Endorsement

This endorsement provides additional flexibility in the future if needs change and you no longer need your policy. If you surrender your policy during the 60-day period following the 15th or 20th policy anniversary or anytime after the 25th policy anniversary, you may receive the lesser of 100% of premiums paid⁵ or 33% of the policy face amount.⁶ In either case, premium funding requirements must be met. You will never receive less than the cash value of the policy.

Long Term Care (LTC) Rider

This Rider provides access to funds to help you pay for long term care costs associated

with chronic illness or serious disability. The LTC Specified Amount must match the face amount of the base policy with a maximum of \$1,000,000. Plus, the LTC Rider charges are guaranteed not to increase for the life of your policy.⁷

Surrender Penalty Deferral Endorsement

On or after the fifth policy anniversary, the policy face amount can be adjusted downward to a lower amount without incurring any Company-imposed surrender charges.⁸ However, this is subject to satisfying minimum premium requirements.

Premium Flexibility

Premiums can be tailored to meet your specific financial situation. You have the flexibility to pay on an annual, semiannual, quarterly and monthly basis so long as the Required Premium is met.

TransACE was designed to give you the flexibility and options you might need as your life changes. This is a policy that can help provide important financial protection...for a lifetime.

⁴ The minimum initial and final lump sum payments are \$10,000. The fixed monthly payments have a guaranteed period, which is a minimum of five years and a maximum of 25 years, with a minimum fixed monthly payment of \$100.

⁵ Gross premiums less any refunds, partial surrenders, and outstanding policy loans.

⁶ The lowest face amount of the policy less any outstanding policy loans, and less any partial surrenders that did not reduce the face amount.

⁷ The Long Term Care Rider is an acceleration of the base policy's death benefit. Benefits paid under the Rider will reduce the policy's death benefit and policy value. Consideration should be given to whether your life insurance needs are met if Rider benefits are paid out in full.

⁸ The surrender penalty deferred from the original face reduction will apply to a subsequent face decrease, and/or a partial or full surrender of the policy occurring during the surrender penalty period.



Special Needs Trust Planning

Careful planning can enable you to better care for a disabled loved one beyond merely leaving an inheritance, which can often disqualify the person with special needs from federal needs-based assistance. Special Needs Trust planning ensures that trust assets provide benefits to supplement the disabled beneficiary's care while keeping other sources of support intact.

Charitable Legacy Planning

It's a common misconception that one needs to be wealthy to leave money to a charitable cause. A charitable individual, like yourself, can leave behind a generous legacy, and possibly benefit from federal estate tax deduction, by purchasing a TransACE policy and naming your favorite charity as the beneficiary.

Legacy Planning for Blended Families

A traditional estate plan is designed to benefit the surviving spouse and minimize estate taxes. However, it doesn't take into account the needs of children from a previous marriage, who may not receive an inheritance until the death of the new spouse—who might be closer to the children's ages. A TransACE policy on the spouse with children from a previous marriage can provide an effective strategy for addressing this problem by providing a source of assets for the children, while preserving the original estate for the surviving spouse and/or new family.

Business Succession Planning

An untimely death, retirement, or impairment of a partner or key employee can have significant impact on the future of a business. Business succession planning is crucial to securing an orderly transfer of company interests to desired parties under specified, controlled circumstances.



TransACE is an excellent vehicle to implement a variety of legacy planning strategies or business succession planning.

Transamerica Life's Strength and History

For decades, professionals have understood the value of life insurance as part of a solid financial plan. And in today's financial environment, it's more important than ever.

But not all insurance companies are alike. It's important to choose a company with a reliable history, one that will be there when your family needs it most.

The Transamerica Advantage

As one of the first companies to develop a universal life policy, we've dedicated ourselves to maintaining this leadership position by providing the benefits and features that families and businesses need most.⁹

While we're proud of our past, we also understand the complexity of the world of today—and the realities of a rapidly changing economic landscape.

Transamerica Life Insurance Company is descended from a company founded over 100 years ago and has been at the forefront in



the industry, developing innovative products while maintaining a strict adherence to sound principles that ensure its financial strength and stability.

Transamerica has over 25 years of experience in the Long Term Care insurance industry and has been providing quality Long Term Care insurance products to meet this growing need.

To learn more about how TransACE universal life insurance can help you secure your financial future, please contact your financial professional today.



⁹ Pare, T., "The New Game in Life Insurance." Fortune Magazine. March 27, 1989.
http://money.cnn.com/magazines/fortune/fortune_archive/1989/03/27/71773/index.htm

Transamerica Assurance Company, T-Plan Universal Life Insurance Policy, Policy Form # 9-100 11-181, 1981.

Transamerica Life Insurance Company and its representatives do not give tax or legal advice. This material is for informational purposes only and should not be construed as tax or legal advice. Clients and other interested parties should be urged to consult with and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here.

TransACE® is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. [Policy Form #1-12611107 (CVAT), Group Certificate #2-72336107 (CVAT), Long Term Care Rider Form No. ICC 12 LTCR02 or LTCR02.] Policy and rider form and number may vary, and this policy and rider may not be available in all jurisdictions. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

The life insurance policy and the rider are subject to separate underwriting. This is a solicitation and an agent/insurance producer may contact you.

The policy and rider have exclusions and limitations. For costs and complete details of the coverage, contact Transamerica.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.



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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	ICC 12 OL 2770 0912 AR STATE LETTER AND STATEMENT OF VARIABILITY	Approved	10/04/2012
Comments:			
Attachment(s):			
ICC 12 OL 2770 0912 AR LTC LETTER.pdf			
ICC 12 OL 2770 0912 AR SOV.pdf			



Transamerica Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

Administrative Office
P.O. Box 5068
Clearwater, FL 33758
(727) 557-2012
jayne.flood@transamerica.com

October 2, 2012

Jay Bradford, Commissioner
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

**RE: TRANSAMERICA LIFE INSURANCE COMPANY
NAIC #86231, FEIN # 39-0989781
Long Term Care Rider Advertising**

**Form No. ICC 12 OL 2770 0912 TRANSACE LONG TERM CARE RIDER CONSUMER
BROCHURE**

To Whom It May Concern:

Enclosed for review and approval is the above referenced long term care rider advertising form intended to be used with Policy Form 1-126 05-107, approved on January 10, 2012 (SERFF Tracking #AEGB-127866968); and Rider Form LTCR 02 , approved May 22, 2012 (SERFF Tracking #AEGB-128311144). This form will not replace any supplemental illustration form previously approved by the State.

This advertising brochure is intended for use with individuals who are interested in purchasing a Long Term Care Rider with their life insurance policy.

Bracketed information is intended to be variable. Please see the attached Statement of Variability on the Supporting Documentation tab.

We trust that this filing will meet with your approval. If you should have any questions regarding this submission, please feel free to call me at (727) 557-2012, or contact me at my email address above. Thank you in advance for your consideration.

Sincerely,

Jayne Flood
Assistant Vice President
Advertising Compliance

**Statement of Variability
For Consumer Brochure ICC 12 OL 2770 0912
Invitation to Inquire**

Transamerica Life Insurance Company is certifying to the following:

1. The final form issued to the consumer will not contain brackets denoting variable text.
2. Any variable text included in this Statement of Variability will be effective only for future issues.
3. Only text included in this Statement will be allowed to be used on the referenced Form received by consumers.
4. Any changes to variable text or permissible ranges of values will be submitted for approval prior to implementation if required by the State of Arkansas.

VARIABLE DESCRIPTIONS:

PAGE 8:

Paragraph 2, Lines 2 and 3 of product disclosure: Brackets added around policy and rider form numbers to accommodate future changes/updates to such policy and rider form numbers.